

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

RAYMOND A. GONZALEZ,

Case No.:

17-30297-SLM

Judge:

Meisel

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☐ Modified/Notice Required

Date: November 16, 2017

☐ Motions Included

☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ JMM

Initial Debtor: /s/ RAG

Initial Co-Debtor: \_\_\_\_\_

The Debtor has paid \$100.00 to date over one (1) month;

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 200.00 per month to the Chapter 13 Trustee, starting on December 1, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE ATTORNEY FEE BALANCE MSPC	ADMINISTRATIVE ADMINISTRATIVE	AS ALLOWED BY STATUTE BALANCE DUE: \$ 1310.00 plus any additional fees awarded by the Court.
DOMESTIC SUPPORT OBLIGATION	N/A	N/A

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

<b>g. Secured Claims to be Paid in Full Through the Plan:</b> <input checked="" type="checkbox"/> NONE		
Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative / Legal Fees and Costs
- 3) Priority Unsecured Claims
- 4) Secured Claims
- 5) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: October 16, 2017.

Explain below **why** the plan is being modified:

Plan is modified per Amended Schedules I and J.

Explain below **how** the plan is being modified:

Part 1(a) is modified to reflect increased plan payment and longer plan duration.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 11/16/2017

/s/ Jessica M. Minneci  
Attorney for the Debtor

Date: 11/16/2017

/s/ Raymond A. Gonzalez  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 11/16/2017

/s/ Jessica M. Minneci  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 11/16/2017

/s/ Raymond A. Gonzalez  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Raymond A. Gonzalez  
DebtorCase No. 17-30297-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 83

Date Rcvd: Nov 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2017.

db  
 517128393 +Raymond A. Gonzalez, 324 Cleveland Avenue, Hasbrouck Heights, NJ 07604-1602  
 517128394 +1107 Washington, 1107 Washington, Hoboken, NJ 07030-5384  
 517128394 +131 Madison, 131 Madison St, Hoboken, NJ 07030-1834  
 517128395 +14 Euclid Condo Association, 14 Euclid Avenue, Summit, NJ 07901-2191  
 517128396 +194 Kensington, 194 Kensington, Jersey City, NJ 07306-6631  
 517128397 +210 3rd Street, 210 3rd St, Hoboken, NJ 07030-3812  
 517128398 +333 Monroe, 333 Monroe St, Hoboken, NJ 07030-7621  
 517128399 +352 7th Street, 352 7th St, Jersey City, NJ 07302-1847  
 517128400 +41st Ave Condo, 27-16 41st Avenue, Long Island City, NY 11101-3730  
 517128401 +50 Parmley Condo, 50 ParmleyPlace, Summit, NJ 07901-2100  
 517128402 +71-75 Grand Street Condo, 71 -75 Grand Street, Hoboken, NJ 07030-2405  
 517128403 +726 Adams, 726 Adams St, Hoboken, NJ 07030-2872  
 517128404 +819 Washington St, 819 Washington St, Hoboken, NJ 07030-5031  
 517128405 +830 Bloomfield, 830 Bloomfield St, Hoboken, NJ 07030-7007  
 517128406 +924-926 Jefferson, 924-926 Jefferson St, Hoboken, NJ 07030-9238  
 517128407 +934 Hudson Condo, 934 Hudson St, Hoboken, NJ 07030-5130  
 517128408 +Adams House, 419 Adams St, Hoboken, NJ 07030-2675  
 517128388 +Advance Medical Supply, 12 Legion Place, Wayne, NJ 07470-6771  
 517128389 Alexander Visco, MD, 739 Bloomfield Street, Suite 1, Hoboken, NJ 07030-5000  
 517128409 Allied Medical Associates, C/O KP Recovery Solutions LLC, P.O. Box 43,  
 Springfield, NJ 07081-0043  
 517128411 +Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457  
 517128410 Atlantic Medical Group, C/O CMRE Financial Services, Inc, 3075 E Imperial Hwy Suite 200,  
 Brea, CA 92821-6753  
 517128412 Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875  
 517128413 Capital One Bank (USA), NA, P.O. Box 6492, Carol Stream, IL 60197-6492  
 517128414 +Celia Gardens, 219-241 North Middletown Rd, Pearl River, NY 10965-1128  
 517128415 +Charles Court, 725 Jefferson St, Hoboken, NJ 07030-8014  
 517128416 +Chase, P.O. Box 15123, Wilmington, DE 19850-5123  
 517128417 +Chilton Medical Center, C/O The Law Offices of Richard W. Krieg,, LLC, 17 Prospect St.,  
 Morristown, NJ 07960-6862  
 517128418 +Clinton Place, 82 Clinton Place, Hoboken, NJ 07030-2487  
 517107910 +Clinton Place Condominium Association, c/o Aronsohn Weiner Salerno & Kaufman,  
 Court Plaza South- East Wing, 21 Main Street, Suite 100, Hackensack, NJ 07601-7021  
 517128420 +Columbia Park, 144 Old Bergen Road, Jersey City, NJ 07305-2530  
 517128253 +Connect One Bank, 301 Sylvan Avenue #1, Englewood Cliffs, NJ 07632-2539  
 517128421 +Crossings, 1100 Clinton St, Hoboken, NJ 07030-3283  
 517128422 +Crown Condo Assoc, 1107 Grand St, Hoboken, NJ 07030-2261  
 517128256 East Coast Sprine, Joint and Sports Med, 739 Bloomfield Street, Suite 1,  
 Hoboken, NJ 07030-5000  
 517128257 +Englewood Hospital and Medical Center, PO Box 48304, Newark, NJ 07101-8504  
 517128258 +FBCS, Inc., 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433  
 517128423 +Greenbriar Condo, 280 Union Street, Hackensack, NJ 07601-4258  
 517128426 HESAA-NJCLASS, PO Box 11961, Newark, NJ 07101-4961  
 517128264 HRRG, PO Box 459080, Fort Lauderdale, FL 33345-9080  
 517128424 +Hackensack University Medical Group, C/O C.tech Collections, Inc., PO Box 402,  
 Mount Sinai, NY 11766-0402  
 517128425 +Hamilton Park, 350 8th St, Jersey City, NJ 07302-1823  
 517128262 Health East ASC, 54 South Dean Street, Hackensack, NJ 07601-3514  
 517128428 +Jefferson Millennium, 727 Jefferson St, Hoboken, NJ 07030-2087  
 517128429 +Juliette, 1001 Avenue C, Bayonne, NJ 07002-3258  
 517128431 Kessler Professional Services, PO Box 827832, Philadelphia, PA 19182-7832  
 517128432 Laboratory Corporation of, America Holdings, P.O. Box 2240, Burlington, NC 27216-2240  
 517128271 +Liberty Ambulatory Surgery Center, LLC, 377 Jersey Avenue, Suite 510,  
 Jersey City, NJ 07302-4691  
 517128272 Matthew Chalfin, MD, 54 South Dean Street, Englewood, NJ 07631-3514  
 517128273 +Mnet Financial, 95 Argonaut Suite 200, Aliso Viejo, CA 92656-4147  
 517128433 +Mountain Lakes Pathology LLC, 115 Route 46 W Suite B-12, Mountain Lakes, NJ 07046-1656  
 517128437 +NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149  
 (address filed with court: Northwest Radiology Associates, 41 Pine St., Suite 8,  
 Rockaway, NJ 07866)  
 517128435 New York Life Insurance, P.O. Box 500, Minneapolis, MN 55440-0500  
 517128278 Nicole Bortniker, DPT, 739 Bloomfield Street, Suite 1, Hoboken, NJ 07030-5000  
 517128436 Northern Valley Anesthesiology, C/O ARS, PO Box 630806, Cincinnati, OH 45263-0806  
 517128438 +Park Central, 807 Clinton St, Hoboken, NJ 07030-2976  
 517128439 +Park Lane Condo, 120 Sussex Street, Hackensack, NJ 07601-4154  
 517128283 +Pleasantale Ambulatory Care, 61 Main Street, Suite D, West Orange, NJ 07052-5353  
 517128440 Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985  
 517128441 RMB, Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7448  
 517128286 Ron Ben-Meir DO, 739 Bloomfield Street, Suite 1, Hoboken, NJ 07030-5000  
 517107912 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation, Compliance and Enforcement,  
 Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0267)  
 517128442 Saint Clare's Health Svc, P.O. Box 536598, Pittsburgh, PA 15253-5907

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Date Rcvd: Nov 16, 2017

517182888 Stoneleigh Recovery Associates, LLC, PO Box 1479, Lombard, IL 60148-8479  
517128443 +Summit, 84 Adams St, Hoboken, NJ 07030-8407  
517128444 Summit Medical Group, Attn # 8549X, PO Box 14000, Belfast, ME 04915-4033  
517128445 +Terraces, 920 Jefferson St, Hoboken, NJ 07030-9201  
517107913 The Travelers Indemnity Company, c/o Law Offices of William E. Staehle, 445 South Street,  
P.O. Box 1938, Morristown, NJ 07962-1938  
517128447 +Tribeca, 113 Willow Ave, Hoboken, NJ 07030-3605  
517128448 +Trinova Willow, 218 Willow Ave, Hoboken, NJ 07030-7904  
517128449 +Union Club, 600 Hudson St, Hoboken, NJ 07030-5900  
517128450 +Union Grande, 1720 New York Ave, Union City, NJ 07087-7423  
517128451 +Washington House, 821 Washington St, Hoboken, NJ 07030-5032  
517128452 +Waterfront, 15 Broadway, Bayonne, NJ 07002-3450  
517128453 Wells Fargo, P.O. Box 660553, Dallas, TX 75266-0553  
517128454 Westcourt, West 2nd St, Bayonne, NJ 07002  
517128455 +Willow Crest, 208 Willow Ave, Hoboken, NJ 07030-3664

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2017 22:40:51 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Nov 16 2017 22:40:49 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

517182836 +E-mail/Text: mreed@affcollections.com Nov 16 2017 22:40:53  
Accurate Collection Services, LLC, 17 Prospect Street, Morristown, NJ 07960-6862

517182846 +E-mail/Text: bankruptcy@certifiedcollection.com Nov 16 2017 22:40:41  
Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336

517107911 E-mail/Text: cio.bncmail@irs.gov Nov 16 2017 22:40:27 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346

517128430 E-mail/Text: SM-Rehab-Bankruptcies@selectmedical.com Nov 16 2017 22:41:34  
Kessler Institute for Rehabilitation, PO Box 827914, Philadelphia, PA 19182-7914  
TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517182821\* +1107 Washington, 1107 Washington, Hoboken, NJ 07030-5384  
517182822\* +131 Madison, 131 Madison St, Hoboken, NJ 07030-1834  
517182823\* +14 Euclid Condo Association, 14 Euclid Avenue, Summit, NJ 07901-2191  
517182824\* +194 Kensington, 194 Kensington, Jersey City, NJ 07306-6631  
517182825\* +210 3rd Street, 210 3rd St, Hoboken, NJ 07030-3812  
517182826\* +333 Monroe, 333 Monroe St, Hoboken, NJ 07030-7621  
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517182828\* +41st Ave Condo, 27-16 41st Avenue, Long Island City, NY 11101-3730  
517182829\* +50 Parmley Condo, 50 ParmleyPlace, Summit, NJ 07901-2100  
517182830\* +71-75 Grand Street Condo, 71 -75 Grand Street, Hoboken, NJ 07030-2405  
517182831\* +726 Adams, 726 Adams St, Hoboken, NJ 07030-2872  
517182832\* +819 Washington St, 819 Washington St, Hoboken, NJ 07030-5031  
517182833\* +830 Bloomfield, 830 Bloomfield St, Hoboken, NJ 07030-7007  
517182834\* +924-926 Jefferson, 924-926 Jefferson St, Hoboken, NJ 07030-9238  
517182835\* +934 Hudson Condo, 934 Hudson St, Hoboken, NJ 07030-5130  
517182837\* +Adams House, 419 Adams St, Hoboken, NJ 07030-2675  
517182840\* Allied Medical Associates, C/O KP Recovery Solutions LLC, P.O. Box 43,  
Springfield, NJ 07081-0043  
517182841\* Atlantic Medical Group, C/O CMRE Financial Services, Inc, 3075 E Imperial Hwy Suite 200,  
Brea, CA 92821-6753  
517182842\* +Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457  
517182843\* Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875  
517182844\* Capital One Bank (USA), NA, P.O. Box 6492, Carol Stream, IL 60197-6492  
517182845\* +Celia Gardens, 219-241 North Middletown Rd, Pearl River, NY 10965-1128  
517182847\* +Charles Court, 725 Jefferson St, Hoboken, NJ 07030-8014  
517182848\* +Chase, P.O. Box 15123, Wilmington, DE 19850-5123  
517182849\* +Chilton Medical Center, C/O The Law Offices of Richard W. Krieg,, LLC, 17 Prospect St.,  
Morristown, NJ 07960-6862  
517182850\* +Clinton Place, 82 Clinton Place, Hoboken, NJ 07030-2487  
517128419\* +Clinton Place Condominium Association, c/o Aronsohn Weiner Salerno & Kaufman,  
Court Plaza South- East Wing, 21 Main Street, Suite 100, Hackensack, NJ 07601-7021  
517182851\* +Clinton Place Condominium Association, c/o Aronsohn Weiner Salerno & Kaufman,  
Court Plaza South- East Wing, 21 Main Street, Suite 100, Hackensack, NJ 07601-7021  
517182852\* +Columbia Park, 144 Old Bergen Road, Jersey City, NJ 07305-2530  
517182854\* +Crossings, 1100 Clinton St, Hoboken, NJ 07030-3283  
517182855\* +Crown Condo Assoc, 1107 Grand St, Hoboken, NJ 07030-2261  
517182859\* +Greenbriar Condo, 280 Union Street, Hackensack, NJ 07601-4258  
517182863\* HESAA-NJCLASS, PO Box 11961, Newark, NJ 07101-4961  
517182860\* +Hackensack University Medical Group, C/O C.tech Collections, Inc., PO Box 402,  
Mount Sinai, NY 11766-0402  
517182861\* +Hamilton Park, 350 8th St, Jersey City, NJ 07302-1823  
517128427\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
517182865\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
517182866\* +Jefferson Millennium, 727 Jefferson St, Hoboken, NJ 07030-2087  
517182867\* +Juliette, 1001 Avenue C, Bayonne, NJ 07002-3258  
517182868\* Kessler Institute for Rehabilitation, PO Box 827914, Philadelphia, PA 19182-7914  
517182869\* Kessler Professional Services, PO Box 827832, Philadelphia, PA 19182-7832

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Form ID: pdf901

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Total Noticed: 83

Date Rcvd: Nov 16, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

517182870\* Laboratory Corporation of, America Holdings, P.O. Box 2240, Burlington, NC 27216-2240  
517182875\* +Mountain Lakes Pathology LLC, 115 Route 46 W Suite B-12, Mountain Lakes, NJ 07046-1656  
517182880\* ++NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149  
(address filed with court: Northwest Radiology Associates, 41 Pine St., Suite 8,  
Rockaway, NJ 07866)

517182877\* New York Life Insurance, P.O. Box 500, Minneapolis, MN 55440-0500  
517182879\* Northern Valley Anesthesiology, C/O ARS, PO Box 630806, Cincinnati, OH 45263-0806  
517182881\* +Park Central, 807 Clinton St, Hoboken, NJ 07030-2976  
517182882\* +Park Lane Condo, 120 Sussex Street, Hackensack, NJ 07601-4154  
517182884\* Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985  
517182885\* RMB, Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7448  
517128434\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: New Jersey Division of Taxation, Compliance and Enforcement,  
Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0267)

517182876\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: New Jersey Division of Taxation, Compliance and Enforcement,  
Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0267)

517182887\* Saint Clare's Health Svc, P.O. Box 536598, Pittsburgh, PA 15253-5907  
517182889\* +Summit, 84 Adams St, Hoboken, NJ 07030-8407  
517182890\* Summit Medical Group, Attn # 8549X, PO Box 14000, Belfast, ME 04915-4033  
517182891\* +Terraces, 920 Jefferson St, Hoboken, NJ 07030-9201  
517128446\* The Travelers Indemnity Company, c/o Law Offices of William E. Staehle, 445 South Street,  
P.O. Box 1938, Morristown, NJ 07962-1938

517182892\* The Travelers Indemnity Company, c/o Law Offices of William E. Staehle, 445 South Street,  
P.O. Box 1938, Morristown, NJ 07962-1938

517182893\* +Tribeca, 113 Willow Ave, Hoboken, NJ 07030-3605  
517182894\* +Trinova Willow, 218 Willow Ave, Hoboken, NJ 07030-7904  
517182895\* +Union Club, 600 Hudson St, Hoboken, NJ 07030-5900  
517182896\* +Union Grande, 1720 New York Ave, Union City, NJ 07087-7423  
517182897\* +Washington House, 821 Washington St, Hoboken, NJ 07030-5032  
517182898\* +Waterfront, 15 Broadway, Bayonne, NJ 07002-3450  
517182899\* Wells Fargo, P.O. Box 660553, Dallas, TX 75266-0553  
517182900\* Westcourt, West 2nd St, Bayonne, NJ 07002  
517182901\* +Willow Crest, 208 Willow Ave, Hoboken, NJ 07030-3664  
517182874\* ##+Montclair Radiology Assoc., 4 Brighton Road, Suite 200, Clifton, NJ 07012-1665

TOTALS: 0, \* 67, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 18, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 16, 2017 at the address(es) listed below:

Jessica M. Minneci on behalf of Debtor Raymond A. Gonzalez jminneci@middlebrooksshapiro.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melinda D. Middlebrooks on behalf of Debtor Raymond A. Gonzalez  
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4